

## **A.M. Best Revises Lower Life's 'Stable' Rating to 'Positive'**

KANSAS CITY, MO – (July 21, 2010) – Lower Life Insurance Company recently earned an improved outlook rating from rating agency A.M. Best Company, Inc. **A.M. Best** has revised Lower Life's outlook to "Positive" from "Stable" and affirmed its financial strength rating of B (Good).

After participating in the A.M. Best annual review conference call on April 16, 2010, president and CEO **Mike Lower** said he is pleased with the revised outlook A.M. Best has since published for Lower Life Insurance Company.

"The outlook change to 'Positive' from 'Stable' reflects Lower Life's stronger operating results reported over the last three years and increased capital and surplus," reported Lower. "The decision by A.M. Best to issue a Positive rating outlook is a favorable sign. Considering the turmoil in the financial markets over the past few years and the trend we've seen in downgrading the ratings and outlooks of companies in the financial services industries, we are very pleased with this development."

According to a summary provided by A.M. Best, "The rating assignment of Lower Life Insurance Company reflects "an established market niche, generally favorable operating results, and recent business diversification initiatives," the latter referring to Lower's recent expansion into dental insurance and launching of a new voluntary life insurance product.

Lower Life Insurance Company's products are marketed exclusively on a national basis by its affiliate, The Lower Agency, Inc., an insurance marketing organization with extensive expertise in worksite marketing and international student insurance programs.

Life insurance companies request a rating from A.M. Best to help build credibility in the marketplace. When conducting the analysis of a Life insurance carrier, A.M. Best analyzes all pertinent operating companies, holding companies and any other financial obligations of the Life company, including debt securities. Upon completing the analysis, A.M. Best publishes its opinion of the Life company's ability to meet financial obligations.

*Lower Life Insurance Company, a Missouri-domiciled life insurance company since 1987, offers a wide range of products, including Life Insurance, Term Life, Universal Life, Indexed Annuities, Disability, 401(k) Plans, Estate Planning Programs, Key Person Life Insurance, Non-Qualified Pension Plans, Executive Bonus Plans, Buy/Sell Agreements, and Succession Plans.*

*Since 1956, The Lower Agency, Inc. has provided business of all sizes with custom-designed insurance, employee benefits, and investment advice. Through its team of qualified, tenured, and dedicated specialists, Lower offers a comprehensive menu of programs and services, including Health Insurance,*

*Dental Insurance, Long-Term Care Insurance, Diversified Savings, Education Planning, Retirement Planning, and Financial Management. Specialized plans are also available in Canada.*

*A.M. Best Company, Inc., headquartered in Oldwick, New Jersey and founded in 1899, is a rating agency designated as a Nationally Recognized Statistical Rating Organization (NRSRO) by the United States Securities and Exchange Commission. The financial rating it issues to a company reflects the company's ability to pay claims.*

###

## **Independent Comparative Report Confirms Financial Strength of Lower Life Insurance Company**

KANSAS CITY, MO – (July 21, 2010) – Lower Life Insurance Company recently earned a favorable report from Standard Analytical Services, Inc., a company that has prepared reliable Independent Comparative Reports for Life Insurance companies since 1932.

“The financial condition of a life insurance company is an important reflection of public perception and confidence,” said senior vice president **Mike Dlugolecki**, in response to the report findings. “Policyholders need the security of knowing the company behind their coverage is strong and can be relied upon to be there in the future.”

Independent from any insurance company, and other resources such as A.M. Best, Standard Analytical Services' financial comparisons are based on statutory financial statements filed with state insurance departments. A favorable comparison by the analytical service warrants justification of the individual company's sound financial condition as of the financial statement date.

In the 2010 report on the financial strength of Lower Life, four major elements of financial stability were compared with those of the country's top 25 largest life insurance companies. In summary, the analysis of “Solvency” concluded that assets for each \$100 of liabilities as of December 31, 2009, averaged \$105.85 for the top 25 largest insurance companies, compared to \$145.17 for Lower Life, up from \$140.70 as recorded in the report last year.

A wide range of Assets over Liabilities can be a significant safety factor. This indicates financial soundness and a Company's ability to meet all obligations as they become due.

In the “Surplus Funds” category, in the 2010 report, the top 25 largest Life Insurance companies averaged \$12.86 for each \$100 of policy reserves, up from \$11.76 last year, while Lower Life's surplus to reserves was \$51.99, up from \$47.85 last year.

According to the report, a high surplus ratio may indicate a company's ability to take emergencies in stride.

In the third category, "Liquid Assets," which analyzes assets in Bonds, Stocks, Cash, and Short-Term Investments for each \$100 of liabilities, the top 25 largest Life Insurance companies averaged \$47.89, down from \$51.26 last year, while Lewer Life was \$137.39 according to the 2010 report, up from \$132.62 recorded last year.

A high Liquid Asset ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise, according to the report.

The fourth and final category reported is "Net Interest Earned." In the 2010 report, Net Investment Income for each \$100 of Tabular Interest for the top 25 largest Life Insurance companies averaged \$169.00 in 2010, down from \$193.72 last year, while Lewer Life was \$215.94 in the 2010 report, an increase from \$205.22 in 2009.

According to report analysts, this ratio shows the proportion of investment income actually earned on invested assets over the amount required to be earned (tabular interest) to maintain policy reserves.

The concluding summary of the report indicates that in its 24<sup>th</sup> year, Lewer Life Insurance Company is a financially reliable institution which warrants public confidence. As stated in the summary, and based on financial results achieved in the year ended 2009, "the comparative analysis made of the organization featured herein is favorable when compared to the aggregate averages of 25 of the largest life insurance companies."

"This report was received shortly after we received an improved status rating from A.M. Best, resulting in two positive reports within a short time-frame," said president and CEO **Mike Lewer**. "This is a confirmation of Lewer Life's financial strength and our company's ability to fulfill its commitments to policyholders."

*Lewer Life Insurance Company, a Missouri-domiciled life insurance company since 1987, offers a wide range of products, including Life Insurance, Term Life, Universal Life, Indexed Annuities, Disability, 401(k) Plans, Estate Planning Programs, Key Person Life Insurance, Non-Qualified Pension Plans, Executive Bonus Plans, Buy/Sell Agreements, and Succession Plans.*

*Since 1956, The Lewer Agency, Inc. has provided business of all sizes with custom-designed insurance, employee benefits, and investment advice. Through its team of qualified, tenured, and dedicated specialists, Lewer offers a comprehensive menu of programs and services, including Health Insurance, Dental Insurance, Long-Term Care Insurance, Diversified Savings, Education Planning, Retirement Planning, and Financial Management. Specialized plans are also available in Canada.*

###

## **Lewer Hosts Educators in Kansas City for the National NAFSA Conference**

KANSAS CITY, MO – (July 21, 2010) – Now that the fanfare and meetings are over, and members of the National Association of Foreign Student Advisors (NAFSA) organization have returned home, International Education Expo attendees and event coordinators from The Lewer Agency report that the conference, held May 30 – June 4 in Kansas City at Bartle Hall, was a huge success.

“The conference attracted over 7,000 attendees,” reported vice president, sales at Lewer **Rick Thomas**. “The Lewer Agency was a bronze sponsor. In its effort to show its appreciation to clients who were in Kansas City to attend the conference, we co-hosted a reception, June 2, at the Terrace on the Grand. The event included a Gates barbecue buffet, hosted bar, and live music performed by Kansas City jazz and blues band, Grand Marquis. Everyone had a good time.”

According to one client, **Visakan Ganeson**, Director of International Education at Everett Community College, in an email to The Lewer Agency the following week, “it was a great party!”

“Thanks for hosting us,” he wrote. “It was my pleasure to make your acquaintance after working with your company for over 16 years. I look forward to a continued healthy working relationship.”

In another email received at the company, **Paula Mangione**, Program Coordinator at North Seattle Community College said she appreciated that the conference was held in Kansas City. “It was nice seeing you on your home ground for a change,” she wrote. “I enjoyed the conference and visiting KC. Thank you for the great reception at The Terrace. The food was wonderful, the music was fantastic, and the weather was great!”

“The customer reception was a hit with clients, providers, and staff alike,” reported Lewer account manager **Monica Olson**. “We received rave reviews for the authentic barbecue, excellent jazz band, and spectacular location with panoramic views of the KC skyline. It was satisfying to see so many clients enjoying an evening of conversation and some flavors of Kansas City.”

*Founded in 1956, The Lewer Agency, Inc. is a national employee benefits insurance agency headquartered in Kansas City, MO. In 1991, the agency introduced the LewerMark® Student Insurance Plans. These plans are designed specifically to provide comprehensive medical insurance benefits for international students studying in the U.S. and domestic students studying abroad.*

###



*Grand Marquis performs at The Lewer Agency's co-hosted reception during NAFSA conference week in Kansas City.*